

**DEPARTMENT OF MANAGED HEALTH CARE  
CALIFORNIA HMO HELP CENTER  
DIVISION OF PLAN SURVEYS**

**TECHNICAL ASSISTANCE GUIDE**

**UTILIZATION MANAGEMENT  
ROUTINE MEDICAL SURVEY  
OF**

**PLAN NAME**

**PLAN COPY**

*Issuance of this October 1, 2008 Technical Assistance Guide renders all other versions obsolete.*

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### Requirement UM-001: UM Program Policies and Procedures

#### Statutory/Regulatory Citation(s):

##### CA Health and Safety Code section 1367.01 (b)

A health care service plan that is subject to this section shall have written policies and procedures establishing the process by which the plan prospectively, retrospectively, or concurrently reviews and approves, modifies, delays, or denies, based in whole or in part on medical necessity, requests by providers of health care services for plan enrollees. These policies and procedures shall ensure that decisions based on the medical necessity of proposed health care services are consistent with criteria or guidelines that are supported by clinical principles and processes. These criteria and guidelines shall be developed pursuant to section 1363.5. These policies and procedures, and a description of the process by which the plan reviews and approves, modifies, delays or denies requests by providers prior to, retrospectively, or concurrent with the provision of health care services to enrollees, shall be filed with the director for review and approval, and shall be disclosed by the plan to providers and enrollees upon request, and by the plan to the public upon request.

##### CA Health and Safety Code section 1367.01 (c)

A health care service plan subject to Section 1367.01, shall employ or designate a medical director who holds an unrestricted license to practice medicine in this state issued pursuant Section 2050 of the Business and Professions Code or pursuant to Osteopathic Act, or if the plan is a specialized health care service plan, a clinical director with California licensure in a clinical area appropriate to the type of care provided by the specialized health care service plan. The medical director or clinical director shall ensure that the process by which the plan reviews and approves, modifies, or denies, based in whole or in part on medical necessity, requests by providers prior to, retrospectively, or concurrent with the provision of health care services to enrollees, complies with the requirements of this section.

##### CA Health and Safety Code section 1367.01 (i)

A health care service plan subject to this section shall maintain telephone access for providers to request authorization for health care services

#### Individual(s)/Position(s) to be Interviewed:

##### Staff responsible for the activities described above, for example:

- Medical Director and/or senior physician responsible for utilization management
- Utilization Management Director

#### Document(s) to be Reviewed:

- UM policies and procedures, including org charts and committee descriptions ( A UM Program Description may be substituted or in addition to policies and procedures)
- Job Description of the Medical Director responsible for ensuring the UM Process complies with Section 1367.01
- Copy of licenses of the medical director/s
- UM Committee minutes
- Review licensing filing of the Plan's UM program and confirm submission of appropriate policies and procedures.

#### Key Element 1:

1. The plan has utilization management policies and procedures. CA Health & Safety Code section 1367.01(b)

Assessment Questions	Yes	No	N/A
1.1 Do policies and procedures describe the process by which the plan reviews and approves, modifies, delays, or denies, based in whole or in part on medical necessity, requests by providers of health care services for plan enrollees?			
1.2 Do policies and procedures include utilization review processes such as prospective review, concurrent review and retrospective review?			

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### Key Element 2:

**2. A designated medical director is responsible for the oversight of the UM process and holds an unrestricted license to practice medicine in California. CA Health & Safety Code section 1367.01 (c)**

Assessment Questions	Yes	No	N/A
2.1 Is a physician designated to provide clinical direction to the UM program and ensure compliance with the requirements of 1367.01?			
2.2 Does the designated individual hold a current unrestricted license to practice medicine in California?			
Is there evidence that the individual is substantially involved in UM Program operations through: 2.3 significant time devoted to UM activities, clinical oversight and guidance to UM staff?			
2.4 active involvement in UM Committee and subcommittees?			

### Key Element 3:

**3. The Plan ensures telephone access for providers to request authorizations for health care services. CA Health & Safety Code section 1367.01 (i)**

Assessment Questions	Yes	No	N/A
3.1 Does the Plan have policies and procedures that describe and ensure telephone access for requesting authorizations for health care services?			
3.2 Does the Plan maintain telephone access for providers to request authorizations for health care services?			

**End of Requirement UM-001: UM Program Policies and Procedures**

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### Requirement UM-002: UM Decision Making and Time Frames

#### Statutory/Regulatory Citation(s):

##### CA Health and Safety Code section 1367.01 (e) (g)

(e) No individual, other than a licensed physician or a licensed health care professional who is competent to evaluate the specific clinical issues involved in the health care services requested by the provider, may deny or modify requests for authorization of health care services for an enrollee for reasons of medical necessity. The decision of the physician or other health care professional shall be communicated to the provider and the enrollee pursuant to subdivision (h).

(g) If the health care service plan requests medical information from providers in order to determine whether to approve, modify, or deny requests for authorization, the plan shall request only the information reasonably necessary to make the determination.

##### CA Health and Safety Code section 1367.01 (h) (1-3) and (5)

(h) In determining whether to approve, modify, or deny requests by providers prior to, retrospectively, or concurrent with the provision of health care services to enrollees, based in whole or in part on medical necessity, every health care service plan subject to this section shall meet the following requirements:

(1) Decisions to approve, modify, or deny, based on medical necessity, requests by providers prior to, or concurrent with the provision of health care services to enrollees that do not meet the requirements for the 72-hour review required by paragraph (2), shall be made in a timely fashion appropriate for the nature of the enrollee's condition, not to exceed five business days from the plan's receipt of the information reasonably necessary and requested by the plan to make the determination. In cases where the review is retrospective, the decision shall be communicated to the individual who received services, or to the individual's designee, within 30 days of the receipt of information that is reasonably necessary to make this determination, and shall be communicated to the provider in a manner that is consistent with current law. For purposes of this section, retrospective reviews shall be for care rendered on or after January 1, 2000.

(2) When the enrollee's condition is such that the enrollee faces an imminent and serious threat to his or her health including, but not limited to, the potential loss of life, limb, or other major bodily function, or the normal timeframe for the decisionmaking process, as described in paragraph (1), would be detrimental to the enrollee's life or health or could jeopardize the enrollee's ability to regain maximum function, decisions to approve, modify, or deny requests by providers prior to, or concurrent with, the provision of health care services to enrollees, shall be made in a timely fashion appropriate for the nature of the enrollee's condition, not to exceed 72 hours after the plan's receipt of the information reasonably necessary and requested by the plan to make the determination. Nothing in this section shall be construed to alter the requirements of subdivision (b) of Section 1371.4. Notwithstanding Section 1371.4, the requirements of this division shall be applicable to all health plans and other entities conducting utilization review or utilization management.

(3) Decisions to approve, modify, or deny requests by providers for authorization prior to, or concurrent with, the provision of health care services to enrollees shall be communicated to the requesting provider within 24 hours of the decision. Except for concurrent review decisions pertaining to care that is underway, which shall be communicated to the enrollee's treating provider within 24 hours, decisions resulting in denial, delay, or modification of all or part of the requested health care service shall be communicated to the enrollee in writing within two business days of the decision. In the case of concurrent review, care shall not be discontinued until the enrollee's treating provider has been notified of the plan's decision and a care plan has been agreed upon by the treating provider that is appropriate for the medical needs of that patient.

(5) If the health care service plan cannot make a decision to approve, modify, or deny the request for authorization within the timeframes specified in paragraph (1) or (2) because the plan is not in receipt of all of the information reasonably necessary and requested, or because the plan requires consultation by an expert reviewer, or because the plan has asked that an additional examination or test be performed upon the enrollee, provided the examination or test is reasonable and consistent with good medical practice, the plan shall, immediately upon the expiration of the timeframe specified in paragraph (1) or (2) or as soon as the plan becomes aware that it will not meet the timeframe, whichever occurs first, notify the provider and the enrollee, in writing, that the plan cannot make a decision to approve, modify, or deny the request for authorization within the required timeframe, and specify the information

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requested but not received, or the expert reviewer to be consulted, or the additional examinations or tests required. The Plan shall also notify the provider and enrollee of the anticipated date on which a decision may be rendered. Upon receipt of all information reasonably necessary and requested by the plan, the plan shall approve, modify, or deny the request for authorization within the timeframes specified in paragraph (1) or (2), whichever applies.

### Individual(s)/Position(s) to be Interviewed:

Staff responsible for the activities described above, for example:

- UM Director / Managers
- Medical Director and/or senior physician responsible for UM

### Document(s) to be Reviewed:

- UM policies and procedures, including UM decision timeframe requirements
- Organization charts, committee descriptions and key staff job descriptions of staff involved in UM review
- Sample of UM denial files to be reviewed on site

### Key Element 1:

**1. The plan has written policies and procedures for review and approval, modification, delay or denial of services (medical necessity denials) and ensures they are consistently applied.**

**CA Health & Safety Code section 1367.01 (e) (g)**

Assessment Questions	Yes	No	N/A
1.1 Does the plan have policies and procedures to ensure that only licensed physicians or a licensed health care professional (competent to evaluate clinical issues related to requested health care services) make decisions to deny or modify requested services on the basis of medical necessity?			
1.2 For mental health services, do the plan's policies require involvement of a psychiatrist or other licensed mental health professional in decisions to deny or modify mental health services?			
1.3 Do the plan's denial files validate that only licensed physicians or a licensed health care professional (competent to evaluate clinical issues related to requested health care services) make decisions to deny or modify requested services on the basis of medical necessity? <b>(Denial Worksheet #10)</b>			
1.4 For mental health services, does the plan involve a psychiatrist or other licensed mental health professional in decisions to deny or modify mental health services?			

### Key Element 2:

**2. The plan has established and implemented written policies and procedures regarding the timeliness of UM Decisions and ensures they are consistently applied. CA Health & Safety Code section 1367.01 (h) (1) and (2)**

Assessment Questions	Yes	No	N/A
2.1 Does the Plan make decisions to approve, modify, or deny requests by providers in a timely fashion, not to exceed five business days after the Plan's receipt of the information reasonably necessary to make the determination? (This applies to requests prior to, or concurrent with the provision of health care services to enrollees.) <b>(Denial Worksheet #13)</b>			
2.2 For urgent referrals and requests for other health care services, does the Plan make the decision to approve, modify, or deny requests by providers in a timely fashion, not to exceed 72 hours after the Plan's receipt of the information reasonably necessary and requested by the Plan to make the determination? (This applies to requests prior to, or concurrent with the provision of health care services to enrollees.) <b>(Denial Worksheet #13)</b>			
2.3 Does the Plan communicate utilization review decisions to approve, deny, delay, or modify health care services to requesting providers initially by telephone, facsimile or electronic mail and then in writing within 24 hours of making the decision? <b>(Denial Worksheet #16)</b>			

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Assessment Questions	Yes	No	N/A
2.4 Does the plan communicate UM decisions to approve, deny, delay or modify health care services to enrollees in writing within 2 business days? <b>(Denial Worksheet #18)</b>			
2.5 Does the Plan request information from the provider that is reasonably necessary to make a medical necessity decision in a timely fashion (appropriate for the nature of the enrollee's condition)? <b>(Denial Worksheet #6)</b>			
2.6 Upon receipt of the requested information, does the plan make decisions to approve, modify or deny the request within the required timeframe? <b>(Denial Worksheet #13)</b>			
2.7 For retrospective reviews, does the Plan make the decision to approve or deny the previous provision of health care services to enrollees, and communicate that decision within 30 days after the Plan's receipt of the information reasonably necessary and requested by the Plan to make the determination? <b>(Denial Worksheet #13)</b>			

**End of Requirement UM-002: UM Decision Making and Time Frames**

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### Requirement UM-003: UM Criteria Development

#### **Statutory/Regulatory Citation(s):**

##### **CA Health and Safety Code section 1363.5 (a) and (b)**

(a) A plan shall disclose or provide for the disclosure to the director and to network providers the process the plan, its contracting provider groups, or any entity with which the plan contracts for services that include utilization review or utilization management functions, uses to authorize, modify, or deny health care services under the benefits provided by the plan, including coverage for sub-acute care, transitional inpatient care, or care provided in skilled nursing facilities. A plan shall also disclose those processes to enrollees or persons designated by an enrollee, or to any other person or organization, upon request. The disclosure to the director shall include the policies, procedures, and the description of the process that are filed with the director pursuant to subdivision (b) of Section 1367.01.

(b) The criteria or guidelines used by plans, or any entities with which plans contract for services that include utilization review or utilization management functions, to determine whether to authorize, modify or deny health care services shall:

- (1) Be developed with involvement from actively practicing health care providers
- (2) Be consistent with sound clinical principles and processes
- (3) Be evaluated, and updated if necessary, at least annually

##### **CA Health and Safety Code section 1367.01 (b)**

These policies and procedures shall ensure that decisions based on the medical necessity of proposed health care services are consistent with criteria or guidelines that are supported by clinical principles and processes.

##### **CA Health and Safety Code section 1367.01 (f)**

The criteria or guidelines used by the health care service plan to determine whether to approve, modify, or deny requests by providers prior to, retrospectively, or concurrent with, the provision of health care services to enrollees shall be consistent with clinical principles and processes.

##### **CA Health and Safety Code section 1374.72**

(a) Every health care service plan contract issued, amended, or renewed on or after July 1, 2000, that provides hospital, medical, or surgical coverage shall provide coverage for the diagnosis and medically necessary treatment of severe mental illnesses of a person of any age, and of serious emotional disturbances of a child, as specified in subdivisions (d) and (e), under the same terms and conditions applied to other medical conditions as specified in subdivision (c).

(b) These benefits shall include the following:

- (1) Outpatient services.
- (2) Inpatient hospital services.
- (3) Partial hospital services.
- (4) Prescription drugs, if the plan contract includes coverage for prescription drugs.

(c) The terms and conditions applied to the benefits required by this section, that shall be applied equally to all benefits under the plan contract, shall include, but not be limited to, the following:

- (1) Maximum lifetime benefits.
- (2) Co-payments.
- (3) Individual and family deductibles.
- (d) For the purposes of this section, "severe mental illnesses" shall include:
  - (1) Schizophrenia.
  - (2) Schizoaffective disorder.
  - (3) Bipolar disorder (manic-depressive illness).
  - (4) Major depressive disorders.
  - (5) Panic disorder.
  - (6) Obsessive-compulsive disorder.
  - (7) Pervasive developmental disorder or autism.
  - (8) Anorexia nervosa.
  - (9) Bulimia nervosa.

(e) For the purposes of this section, a child suffering from, "serious emotional disturbances of a child" shall be defined as a child who (1) has one or more mental disorders as identified in the most recent edition of the Diagnostic and Statistical Manual of Mental Disorders, other than a primary substance use disorder or developmental disorder, that



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result in behavior inappropriate to the child's age according to expected developmental norms, and (2) who meets the criteria in paragraph (2) of subdivision (a) of Section 5600.3 of the Welfare and Institutions Code.

### Individual(s)/Position(s) to be Interviewed:

**Staff responsible for the activities described above, for example:**

- UM Director
- Medical Director or designee
- Senior mental health clinical officer

### Document(s) to be Reviewed:

- UM policies and procedures and/or Program document outlining development and approval of UM criteria
- UM review criteria, including the criteria for parity diagnoses (for the diagnosis and treatment of serious mental illnesses, autistic disorders, other pervasive-developmental disorders and serious emotional disturbances of a child).
- Policies and procedures for verifying parity diagnosis including pervasive-developmental disorders and serious emotional disturbances of a child.
- Policies and procedures related to individuals that are seriously mentally ill and are not adherent to Plan policies and procedures and/or treatment plans.
- UM Committee minutes
- Signature page for UM program/plan/policies and procedures

### Key Element 1:

**1. The plan develops UM criteria consistent with acceptable standards and evaluates them annually. CA Health & Safety Code section 1363.5 (a) and (b), 1367.01 (f), and 1374.72**

Assessment Questions	Yes	No	N/A
1.1 Does the Plan utilize criteria/guidelines when determining the medical necessity of requested health care services?			
1.2 Does the Plan have written UM criteria that are consistent with accepted standards of practice for one or more of the following mental health parity conditions: Schizophrenia Schizoaffective disorder Bipolar disorder (manic depressive illness) Major Depressive disorders Panic disorder Obsessive-compulsive disorder Pervasive developmental disorder or autism Anorexia Nervosa Bulimia Nervosa Severe Emotional Disturbances of Children			
1.3 Are criteria/guidelines developed with involvement from actively practicing health care providers?			
Does the Plan have a mechanism to ensure that UM criteria/guidelines for making medical necessity decisions are:			
1.4 Updated annually (or more frequently if needed)?			
1.5 Disseminated to all UM decision-makers?			
1.6 Does the Plan distribute clinical practice guidelines to primary care, specialty, and mental health providers as appropriate?			
1.7 Is there supporting documentation to confirm the criteria/guidelines are consistent with accepted standards of practice? (For example, documented approval via minutes from physician discussions; criteria/guidelines have been adopted by reputable physician organizations; criteria/guidelines consistent with national standards from federal agencies.)			

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### Requirement UM-004: Communication Requirements for UM Decisions

#### Statutory/Regulatory Citation(s):

##### CA Health and Safety Code section 1363.5 (b) (4)

(b) The criteria or guidelines used by plans, or any entities with which plans contract for services that include utilization review or utilization management functions, to determine whether to authorize, modify, or deny health care services shall:

(4) If used as the basis of a decision to modify, delay, or deny services in a specified case under review, be disclosed to the provider and the enrollee in that specified case.

##### CA Health and Safety Code section 1367.01 (d)

If health plan personnel, or individuals under contract to the plan to review requests by providers, approve the provider's request, pursuant to subdivision (b), the decision shall be communicated to the provider pursuant to subdivision (h).

##### CA Health and Safety Code section 1367.01 (h) (1-5)

(h) In determining whether to approve, modify, or deny requests by providers prior to, retrospectively, or concurrent with the provision of health care services to enrollees, based in whole or in part on medical necessity, a health care service plan subject to this section shall meet the following requirements:

(1) Decisions to approve, modify, or deny, based on medical necessity, requests by providers prior to, or concurrent with the provision of health care services to enrollees that do not meet the requirements for the 72-hour review required by paragraph (2), shall be made in a timely fashion appropriate for the nature of the enrollee's condition, not to exceed five business days from the plan's receipt of the information reasonably necessary and requested by the plan to make the determination. In cases where the review is retrospective, the decision shall be communicated to the individual who received services, or to the individual's designee, within 30 days of the receipt of information that is reasonably necessary to make this determination, and shall be communicated to the provider in a manner that is consistent with current law. For purposes of this section, retrospective reviews shall be for care rendered on or after January 1, 2000.

(2) When the enrollee's condition is such that the enrollee faces an imminent and serious threat to his or her health including, but not limited to, the potential loss of life, limb, or other major bodily function, or the normal timeframe for the decision-making process, as described in paragraph (1), would be detrimental to the enrollee's life or health or could jeopardize the enrollee's ability to regain maximum function, decisions to approve, modify, or deny requests by providers prior to, or concurrent with, the provision of health care services to enrollees, shall be made in a timely fashion appropriate for the nature of the enrollee's condition, not to exceed 72 hours after the plan's receipt of the information reasonably necessary and requested by the plan to make the determination. Nothing in this section shall be construed to alter the requirements of subdivision (b) of Section 1371.4. Notwithstanding Section 1371.4, the requirements of this division shall be applicable to all health plans and other entities conducting utilization review or utilization management.

(3) Decisions to approve, modify, or deny requests by providers for authorization prior to, or concurrent with, the provision of health care services to enrollees shall be communicated to the requesting provider within 24 hours of the decision. Except for concurrent review decisions pertaining to care that is underway, which shall be communicated to the enrollee's treating provider within 24 hours, decisions resulting in denial, delay, or modification of all or part of the requested health care service shall be communicated to the enrollee in writing within two business days of the decision. In the case of concurrent review, care shall not be discontinued until the enrollee's treating provider has been notified of the plan's decision and a care plan has been agreed upon by the treating provider that is appropriate for the medical needs of that patient.

(4) Communications regarding decisions to approve requests by providers prior to, retrospectively, or concurrent with the provision of health care services to enrollees shall specify the specific health care service approved. Responses regarding decisions to deny, delay, or modify health care services requested by providers prior to, retrospectively or concurrent with the provision of health care service to enrollees shall be communicated to the enrollee in writing, and to providers initially by telephone or facsimile, except with regard to decisions rendered retrospectively, and then in writing, and shall include a clear and concise explanation of the reasons for the plan's decision, a description of the criteria or guidelines used, and the clinical reasons for the decisions regarding medical necessity. Any written communication to a physician or other health care provider of a denial, delay, or modification of a request shall

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include the name and telephone number of the health care professional responsible for the denial, delay, or modification. The telephone number provided shall be a direct number or an extension, to allow the physician or health care provider easily to contact the professional responsible for the denial, delay, or modification. Responses shall also include information as to how the enrollee may file a grievance with the plan.

(5) If the health care service plan cannot make a decision to approve, modify, or deny the request for authorization within the timeframes specified in paragraph (1) or (2) because the plan is not in receipt of all of the information reasonably necessary and requested, or because the plan requires consultation by an expert reviewer, or because the plan has asked that an additional examination or test be performed upon the enrollee, provided the examination or test is reasonable and consistent with good medical practice, the plan shall, immediately upon the expiration of the timeframe specified in paragraph (1) or (2) or as soon as the plan becomes aware that it will not meet the timeframe, whichever occurs first, notify the provider and the enrollee, in writing, that the plan cannot make a decision to approve, modify, or deny the request for authorization within the required timeframe, and specify the information requested but not received, or the expert reviewer to be consulted, or the additional examinations or tests required. The plan shall also notify the provider and enrollee of the anticipated date on which a decision may be rendered. Upon receipt of all information reasonably necessary and requested by the plan, the plan shall approve, modify, or deny the request for authorization within the timeframes specified in paragraph (1) or (2), whichever applies.

### CA Health and Safety Code section 1374.30 (i)

No later than January 1, 2001, every health care service plan shall prominently display in every plan member handbook or relevant informational brochure, in every plan contract, on enrollee evidence of coverage forms, on copies of plan procedures for resolving grievances, on letters of denials issued by either the plan or its contracting organization, on the grievance forms required under Section 1368, and on all written responses to grievances, information concerning the right of an enrollee to request an independent medical review in cases where the enrollee believes that health care services have been improperly denied, modified, or delayed by the plan, or by one of its contracting providers.

### Individual(s)/Position(s) to be Interviewed:

Staff responsible for the activities described above, for example:

- UM Director
- Medical Director and/or senior physician responsible for UM decisions

### Document(s) to be Reviewed:

- UM policies and procedures, including UM decision communication requirements
- Sample of denial files to be reviewed on site
- Sample of extension letters (when the Plan cannot make a decision within the required timeframe)

### Key Element 1:

**1. The plan has established and implemented guidelines for UM-related communications to providers and enrollees (including content, form and timeframes). CA Health & Safety Code sections 1363.5 (b) (4), 1367.01 (d), 1367.01 (h) (3) and (4), and 1374.30 (i)**

Assessment Questions	Yes	No	N/A
1.1 For retrospective UM decisions, does the Plan communicate denials or modifications of health care services to providers in writing? <b>(Denial Worksheet #17)</b>			
1.2 Do communications regarding decisions to approve requests by providers specify the specific health care service approved? <b>(UM Approval Ltr Worksheet #10)</b>			
1.3 Do the Plan's denial letters provide a clear and concise explanation of the reasons for the Plan's decision to deny, delay, or modify health care services? <b>(Denial Worksheet #20)</b>			
1.4 Do the Plan's denial letters specify a description of the criteria or guidelines used for the Plan's decision to deny, delay, or modify health care services? <b>(Denial Worksheet #21)</b>			

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Assessment Questions	Yes	No	N/A
1.5 Do the Plan's denial letters specify the clinical reasons for the Plan's decision to deny, delay, or modify health care services? <b>(Denial Worksheet #22)</b>			
Do written communications to a physician or other health care provider of a denial, delay, or modification of a request include the following information: 1.6 The name of the health care professional responsible for the denial, delay, or modification? <b>(Denial Worksheet #23)</b>			
1.7 The direct telephone number or an extension of the healthcare professional responsible for the denial, delay or modification to allow the requesting physician or health care provider to easily contact them? <b>(Denial Worksheet #24)</b>			
Do written communications to an enrollee of a denial, delay or modification of a request include information as to how he / she may: 1.8 File a grievance to the Plan? <b>(Denial Worksheet #25)</b>			
1.9 Request an independent medical review in cases where the enrollee believes that health care services have been improperly denied, modified, or delayed by the Plan, or by one of its contracting providers? <b>(Denial Worksheet #26)</b>			

### Key Element 2:

**2. The plan has established and implemented guidelines for communicating to the enrollee and physician if a UM decision will not be made within 5 business days. CA Health & Safety Code section 1367.01 (h) (1) and (5)**

Assessment Questions	Yes	No	N/A
2.1 Does the Plan have guidelines for communicating with the enrollee and provider if UM decisions do not meet the required timeframes? <b>(Denial Worksheet #14)</b>			
2.2 If the Plan is unable to make a UM decision within the required timeframe, does the plan notify the provider and enrollee of the anticipated decision date?			

**End of Requirement UM-004: Communications Requirements for UM Decisions**

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### Requirements UM-005: Disclosure of UM Process to Authorize or Deny Services

#### Statutory/Regulatory Citation(s):

##### CA Health and Safety Code section 1363.5 (a)

(a) A plan shall disclose or provide for the disclosure to the director and to network providers the process the plan, its contracting provider groups, or any entity with which the plan contracts for services that include utilization review or utilization management functions, uses to authorize, modify, or deny health care services under the benefits provided by the plan, including coverage for sub-acute care, transitional inpatient care, or care provided in skilled nursing facilities. A plan shall also disclose those processes to enrollees or persons designated by an enrollee, or to any other person or organization, upon request. The disclosure to the director shall include the policies, procedures, and the description of the process that are filed with the director pursuant to subdivision (b) of Section 1367.01.

##### CA Health and Safety Code section 1363.5 (b) (4) and (5)

(b) The criteria or guidelines used by plans, or any entities with which plans contract for services that include utilization review or utilization management functions, to determine whether to authorize, modify, or deny health care services shall:

(4) If used as the basis of a decision to modify, delay, or deny services in a specified case under review, be disclosed to the provider and the enrollee in that specified case.

(5) Be available to the public upon request. A plan shall only be required to disclose the criteria or guidelines for the specific procedures or conditions requested. A plan may charge reasonable fees to cover administrative expenses related to disclosing criteria or guidelines pursuant to this paragraph, limited to copying and postage costs. The plan may also make the criteria or guidelines available through electronic communication means.

##### CA Health and Safety Code section 1363.5 (c)

(c) The disclosure required by paragraph (5) of subdivision (b) shall be accompanied by the following notice: "The materials provided to you are guidelines used by this plan to authorize, modify, or deny care for persons with similar illnesses or conditions. Specific care and treatment may vary depending on individual need and the benefits covered under your contract."

#### Individual(s)/Position(s) to be Interviewed:

Staff responsible for the activities described above, for example:

- UM Director
- Medical Director or designee
- Member Services staff
- Participating physician

#### Document(s) to be Reviewed:

- Policies and procedures for disclosure of UM processes and criteria to providers, enrollees, and the public
- Policies and procedures for disclosure to the provider and enrollee of the specific UM criteria used in all decisions based on medical necessity to modify, delay, or deny care
- Review of disclosure documents including: Provider materials relating to disclosure, disclosures to provider groups and UM vendors, Enrollee materials relating to disclosure, Public materials relating to disclosure
- Template letter(s) with disclosure statement
- Review licensing filing of the Plan's UM program to confirm submission of policies and procedures, and the description of the UM Process.

#### Key Element 1:

1. The plan shall disclose to network providers, contractors and enrollees the process the plan uses to authorize, modify, or deny health care services under the benefits provided by the plan.  
CA Health & Safety Code section 1363.5 (a)

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Assessment Questions	Yes	No	N/A
1.1 Do Plan policies and procedures provide for the disclosure of the process the Plan uses to authorize, modify or deny health care services?			
1.2 Does the Plan disclose the UM process information to network providers?			
1.3 Does the Plan demonstrate that it discloses UM processes to enrollees or persons designated by an enrollee, or to any other person or organization, upon request?			
1.4 Does the Plan demonstrate that it discloses to the enrollee and provider the UM criteria used as a basis to modify, deny or delay services in specified cases under review?			
1.5 Are UM Criteria available to the public upon request, which may include the availability through electronic communication means?			
1.6 Is disclosure of UM criteria to the public accompanied by the following notice: "The materials provided to you are guidelines used by this plan to authorize, modify, or deny care for persons with similar illnesses or conditions. Specific care and treatment may vary depending on individual need and the benefits covered under your contract."?			

**End of Requirement UM-005: Disclosure of UM Process to Authorize or Deny Services**

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### Requirement UM-006: UM Processes as Part of the QA Program

#### Statutory/Regulatory Citation(s):

##### 28 CCR 1300.70 (a) (1)

(a) Intent and Regulatory Purpose.

(1) The QA program must be directed by providers and must document that the quality of care provided is being reviewed, that problems are being identified, that effective action is taken to improve care where deficiencies are identified, and that follow-up is planned where indicated.

##### 28 CCR 1300.70 (b) (2) (G) (5)

Ensure that for each provider the quality assurance/utilization review mechanism will encompass provider referral and specialist care patterns of practice, including an assessment of timely access to specialists, ancillary support services, and appropriate preventive health services based on reasonable standards established by the plan and/or delegated providers.

##### CA Health and Safety Code sections 1367.01 (e), (h) and (j)

(e) No individual, other than a licensed physician or a licensed health care professional who is competent to evaluate the specific clinical issues involved in the health care services requested by the provider, may deny or modify requests for authorization of health care services for an enrollee for reasons of medical necessity. The decision of the physician or other health care professional shall be communicated to the provider and the enrollee pursuant to subdivision (h).

(h) In determining whether to approve, modify, or deny requests by providers prior to, retrospectively, or concurrent with the provision of health care services to enrollees, based in whole or in part on medical necessity, a health care service plan subject to this section shall meet the following requirements:

(1) Decisions to approve, modify, or deny, based on medical necessity, requests by providers prior to, or concurrent with the provision of health care services to enrollees that do not meet the requirements for the 72-hour review required by paragraph (2), shall be made in a timely fashion appropriate for the nature of the enrollee's condition, not to exceed five business days from the plan's receipt of the information reasonably necessary and requested by the plan to make the determination. In cases where the review is retrospective, the decision shall be communicated to the individual who received services, or to the individual's designee, within 30 days of the receipt of information that is reasonably necessary to make this determination, and shall be communicated to the provider in a manner that is consistent with current law. For purposes of this section, retrospective reviews shall be for care rendered on or after January 1, 2000.

(2) When the enrollee's condition is such that the enrollee faces an imminent and serious threat to his or her health including, but not limited to, the potential loss of life, limb, or other major bodily function, or the normal timeframe for the decision-making process, as described in paragraph (1), would be detrimental to the enrollee's life or health or could jeopardize the enrollee's ability to regain maximum function, decisions to approve, modify, or deny requests by providers prior to, or concurrent with, the provision of health care services to enrollees, shall be made in a timely fashion appropriate for the nature of the enrollee's condition, not to exceed 72 hours after the plan's receipt of the information reasonably necessary and requested by the plan to make the determination. Nothing in this section shall be construed to alter the requirements of subdivision (b) of Section 1371.4. Notwithstanding Section 1371.4, the requirements of this division shall be applicable to all health plans and other entities conducting utilization review or utilization management.

(3) Decisions to approve, modify, or deny requests by providers for authorization prior to, or concurrent with, the provision of health care services to enrollees shall be communicated to the requesting provider within 24 hours of the decision. Except for concurrent review decisions pertaining to care that is underway, which shall be communicated to the enrollee's treating provider within 24 hours, decisions resulting in denial, delay, or modification of all or part of the requested health care service shall be communicated to the enrollee in writing within two business days of the decision. In the case of concurrent review, care shall not be discontinued until the enrollee's treating provider has been notified of the plan's decision and a care plan has been agreed upon by the treating provider that is appropriate for the medical needs of that patient.

(4) Communications regarding decisions to approve requests by providers prior to, retrospectively, or concurrent with the provision of health care services to enrollees shall specify the specific health care service approved. Responses



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regarding decisions to deny, delay, or modify health care services requested by providers prior to, retrospectively, or concurrent with the provision of health care services to enrollees shall be communicated to the enrollee in writing, and to providers initially by telephone or facsimile, except with regard to decisions rendered retrospectively, and then in writing, and shall include a clear and concise explanation of the reasons for the plan's decision, a description of the criteria or guidelines used, and the clinical reasons for the decisions regarding medical necessity. Any written communication to a physician or other health care provider of a denial, delay, or modification of a request shall include the name and telephone number of the health care professional responsible for the denial, delay, or modification. The telephone number provided shall be a direct number or an extension, to allow the physician or health care provider easily to contact the professional responsible for the denial, delay, or modification. Responses shall also include information as to how the enrollee may file a grievance with the plan pursuant to Section 1368, and in the case of Medi-Cal enrollees, shall explain how to request an administrative hearing and aid paid pending under Sections 51014.1 and 51014.2 of Title 22 of the California Code of Regulations.

(5) If the health care service plan cannot make a decision to approve, modify, or deny the request for authorization within the timeframes specified in paragraph (1) or (2) because the plan is not in receipt of all of the information reasonably necessary and requested, or because the plan requires consultation by an expert reviewer, or because the plan has asked that an additional examination or test be performed upon the enrollee, provided the examination or test is reasonable and consistent with good medical practice, the plan shall, immediately upon the expiration of the timeframe specified in paragraph (1) or (2) or as soon as the plan becomes aware that it will not meet the timeframe, whichever occurs first, notify the provider and the enrollee, in writing, that the plan cannot make a decision to approve, modify, or deny the request for authorization within the required timeframe, and specify the information requested but not received, or the expert reviewer to be consulted, or the additional examinations or tests required. The plan shall also notify the provider and enrollee of the anticipated date on which a decision may be rendered. Upon receipt of all information reasonably necessary and requested by the plan, the plan shall approve, modify, or deny the request for authorization within the timeframes specified in paragraph (1) or (2), whichever applies.

(6) If the director determines that a health care service plan has failed to meet any of the timeframes in this section, or has failed to meet any other requirement of this section, the director may assess, by order, administrative penalties for each failure. A proceeding for the issuance of an order assessing administrative penalties shall be subject to appropriate notice to, and an opportunity for a hearing with regard to, the person affected, in accordance with subdivision (a) of Section 1397. The administrative penalties shall not be deemed an exclusive remedy for the director. These penalties shall be paid to the State Managed Care Fund.

(j) A health care service plan subject to this section that reviews requests by providers prior to, retrospectively, or concurrent with, the provision of health care services to enrollees shall establish, as part of the quality assurance program required by Section 1370, a process by which the plan's compliance with this section is assessed and evaluated. The process shall include provisions for evaluation of complaints, assessment of trends, implementation of actions to correct identified problems, mechanisms to communicate actions and results to the appropriate health plan employees and contracting providers, and provisions for evaluation of any corrective action plan and measurements of performance.

### **Individual(s)/Position(s) to be Interviewed:**

**Staff responsible for the activities described above, for example:**

- UM Director
- QM Director
- Medical Director

### **Document(s) to be Reviewed:**

- Policies and procedures for UM
- UM or QM Annual Work Plan
- UM or QM Committee minutes
- Trending reports
- Activity summaries
- Audit Reports
- Enrollee & Provider Satisfaction Surveys (UM-related questions and results)
- Corrective action plans



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- Enrollee and Provider satisfaction survey questions related to UM
- Enrollee and Provider satisfaction survey results, last two years, if applicable

### Key Element 1:

**1. The Plan has established and implemented a QA process to assess and evaluate their compliance with UM requirements. CA Health & Safety Code section 1367.01 (e) (h) (j)**

Assessment Questions	Yes	No	N/A
1.1 Does the Plan have a process in place to evaluate complaints and assess trends to identify potential quality issues in the UM process and regularly report this information to appropriate bodies?			
1.2 Does the Plan have a process in place to monitor and assess compliance with timeliness of decision-making, timeliness of notification, and turnaround times for UM functions?			
1.3 Has the Plan established and implemented policies and procedures to monitor and assess compliance with the use of appropriate licensed health care providers in making denial decisions and the appropriate use and application of criteria in making medical necessity decisions?			
1.4 Has the Plan established and implemented policies and procedures to audit denial letters ensuring the required information is included, and communicated to the appropriate user, providers and/or enrollees?			
1.5 Does the Plan systematically and routinely analyze its evaluation of the UM process to identify any potential quality issues in the UM process?			
1.6 Does the Plan develop, communicate and implement corrective action plans when potential quality issues are identified in the UM process?			
1.7 Does the Plan evaluate the effectiveness of any corrective action plan (using performance measures, for example) and make further recommendations to improve the UM process?			
1.8 Does the Plan systematically and routinely analyze UM data to monitor for potential over and under utilization?			

### Key Element 2:

**2. The scope of quality assurance monitoring includes assessment and evaluation of provider referral and specialist care patterns of practice. 28 CCR 1300.70 (a) (1); 28 CCR 1300.70 (b) (2) (G) (5)**

Assessment Questions	Yes	No	N/A
2.1 Does the plan's quality assurance/utilization review mechanism encompass provider referral and specialist care patterns of practice, including an assessment of timely access to specialists, ancillary support services, and appropriate preventive health services based on reasonable standards established by the plan and/or delegated providers?			
2.2 Does the Plan have a process in place to routinely monitor and assess access to specialist care, ancillary support services, and appropriate preventive health services?			
2.3 Does the Plan analyze its evaluation of access to specialist care, ancillary support services and appropriate preventive health services?			
2.4 Does the Plan have a process to routinely monitor and assess access to specialist care, ancillary support services, and appropriate preventive health services for any delegated providers?			
2.5 Does the Plan identify, communicate and implement corrective actions when potential access issues are identified in the UM process?			
2.6 Does the Plan evaluate the effectiveness of any corrective actions (using performance measures, for example) and make further recommendations to improve potential access issues?			

**End of Requirement UM-006: UM Processes as Part of the QA Program**

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### Requirement UM-007: Terminal Illness Requirements and Compliance

#### Statutory/Regulatory Citation(s):

**CA Health and Safety Code section 1368.1 (a) (b)**

(a) A plan that denies coverage to an enrollee with a terminal illness, which for the purposes of this section refers to an incurable or irreversible condition that has a high probability of causing death within one year or less, for treatment, services, or supplies deemed experimental, as recommended by a participating plan provider, shall provide to the enrollee within five business days all of the following information:

- (1) A statement setting forth the specific medical and scientific reasons for denying coverage.
- (2) A description of alternative treatment, services, or supplies covered by the plan, if any. Compliance with this subdivision by a plan shall not be construed to mean that the plan is engaging in the unlawful practice of medicine.
- (3) Copies of the plan's grievance procedures or complaint form, or both. The complaint form shall provide an opportunity for the enrollee to request a conference as part of the plan's grievance system provided under Section 1368.

(b) Upon receiving a complaint form requesting a conference pursuant to paragraph (3) of subdivision (a), the plan shall provide the enrollee, within 30 calendar days, an opportunity to attend a conference, to review the information provided to the enrollee pursuant to paragraphs (1) and (2) of subdivision (a), conducted by a plan representative having authority to determine the disposition of the complaint. The plan shall allow attendance, in person, at the conference, by an enrollee, a designee of the enrollee, or both, or, if the enrollee is a minor or incompetent, the parent, guardian, or conservator of the enrollee, as appropriate. However, the conference required by this subdivision shall be held within five business days if the treating participating physician determines, after consultation with the health plan medical director or his or her designee, based on standard medical practice that the effectiveness of either the proposed treatment, services, or supplies or any alternative treatment, services, or supplies covered by the plan, would be materially reduced if not provided at the earliest possible date.

#### Individual(s)/Position(s) to be Interviewed:

**Staff responsible for the activities described above, for example:**

- UM Director
- Medical Director
- Officer or designee responsible for the grievance system
- Member Services Manager

#### Document(s) to be Reviewed:

- Policies and procedures for denials involving services requested for an enrollee with a terminal illness.
- Policies and procedures regarding treatment, services, or supplies recommended by a participating plan provider, but deemed experimental by the Plan.
- Standard complaint form
- Sample of denial files to be reviewed on site
- Denial template letters for enrollees with a terminal illness
- Delegated entity oversight reports, include oversight of standards in handling investigational/experimental denials

#### Key Element 1:

**1. The plan has established and implemented guidelines for identifying terminally ill patients and communicating UM decisions. CA Health & Safety Code section 1368.1 (a)**

Assessment Questions	Yes	No	N/A
1.1 Does the Plan have guidelines that define the criteria for identifying a terminally ill patient entitled to special handling?			
1.2 Do the guidelines outline the information which must be communicated in a denial letter regarding treatment, services, or supplies recommended by a participating plan provider but deemed experimental by the plan?			

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Assessment Questions	Yes	No	N/A
1.3 Do the Plan's policies conform to the statutory definition of terminal illness: "an incurable or irreversible condition that has a high probability of causing death within one year or less"?			

### Key Element 2:

**2. For any denial for treatment, services, or supplies deemed experimental issued to an enrollee with a terminal illness, the Plan's communications to the enrollee meet defined requirements. CA Health & Safety Code section 1368.1 (a) (1-3)**

Assessment Questions	Yes	No	N/A
2.1 Does the Plan's denial follow-up communication provide the enrollee a statement that includes the specific medical and scientific reasons for denying coverage? <b>(Terminal Illness Worksheet #11)</b>			
2.2 Does the Plan's denial follow-up communication include a description of alternative treatment, service, or supply covered by the plan, if any? <b>(Terminal Illness Worksheet #12)</b>			
2.3 Does the Plan's denial follow-up communication include copies of the Plan's grievance procedures or complaint form, or both? <b>(Terminal Illness Worksheet #13)</b>			
2.4 Is the Plan's denial follow-up communication provided to the enrollee within 5 business days of receiving the request? <b>(Terminal Illness Worksheet #10)</b>			
2.5 Does the complaint form provide an opportunity for the enrollee to request a conference as part of the grievance system? <b>(Terminal Illness Worksheet #14)</b>			

**End of Requirement UM-007: Terminal Illness Requirements and Compliance**

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### Requirement UM-008: UM Delegation Oversight

#### Statutory/Regulatory Citation(s):

##### 28 CCR 1300.67.2 (c)

Within each service area of a plan, basic health care services and specialized health care services shall be readily available and accessible to each of the plan's enrollees;

(c) Emergency health care services shall be available and accessible within the service area twenty-four hours a day, seven days a week;

##### 28 CCR 1300.70 (b) (2) (C) and (G)

(b) Quality Assurance Program Structure and Requirements.

(2) Program Requirements.

In order to meet these obligations each plan's QA program shall meet all of the following requirements:

(C) The plan's governing body, its QA committee, if any, and any internal or contracting providers to whom QA responsibilities have been delegated, shall each meet on a quarterly basis, or more frequently if problems have been identified, to oversee their respective QA program responsibilities. Any delegated entity must maintain records of its QA activities and actions, and report to the plan on an appropriate basis and to the plan's governing body on a regularly scheduled basis, at least quarterly, which reports shall include findings and actions taken as a result of the QA program. The plan is responsible for establishing a program to monitor and evaluate the care provided by each contracting provider group to ensure that the care provided meets professionally recognized standards of practice. Reports to the plan's governing body shall be sufficiently detailed to include findings and actions taken as a result of the QA program and to identify those internal or contracting provider components which the QA program has identified as presenting significant or chronic quality of care issues.

(G) Medical groups or other provider entities may have active quality assurance programs which the plan may use. In all instances, however, the plan must retain responsibility for reviewing the overall quality of care delivered to plan enrollees.

##### 28 CCR 1300.74.72 (g) (3) and (4)

(g) If a plan contracts with a specialized health care service plan for the purpose of providing Health and Safety Code section 1374.72 services, the following requirements shall apply:

(3) the plan shall monitor the continuity and coordination of care that enrollees receive, and take action, when necessary, to assure continuity and coordination of care, in a manner consistent with professionally recognized evidence-based standards of practice, across the health care network;

(4) the plan shall monitor, as often as necessary, but not less frequently than once every year, the collaboration between medical and mental health providers including, but not limited to, the following:

(A) exchange of information,

(B) appropriate diagnosis, treatment and referral, and

(C) access to treatment and follow-up for enrollees with co-existing medical and mental health disorders;

##### CA Health and Safety Code section 1363.5 (a) and (b)

(a) A plan shall disclose or provide for the disclosure to the director and to network providers the process the plan, its contracting provider groups, or any entity with which the plan contracts for services that include utilization review or utilization management functions, uses to authorize, modify, or deny health care services under the benefits provided by the plan, including coverage for sub-acute care, transitional inpatient care, or care provided in skilled nursing facilities. A plan shall also disclose those processes to enrollees or persons designated by an enrollee, or to any other person or organization, upon request. The disclosure to the director shall include the policies, procedures, and the description of the process that are filed with the director pursuant to subdivision (b) of Section 1367.01.

(b) The criteria or guidelines used by plans, or any entities with which plans contract for services that include utilization review or utilization management functions, to determine whether to authorize, modify, or deny health care services shall:

(1) Be developed with involvement from actively practicing health care providers.

(2) Be consistent with sound clinical principles and processes.

(3) Be evaluated, and updated if necessary, at least annually.

(4) If used as the basis of a decision to modify, delay, or deny services in a specified case under review, be disclosed to the provider and the enrollee in that specified case.

(5) Be available to the public upon request. A plan shall only be required to disclose the criteria or guidelines for the specific procedures or conditions requested. A plan may charge reasonable fees to cover administrative expenses

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related to disclosing criteria or guidelines pursuant to this paragraph, limited to copying and postage costs. The plan may also make the criteria or guidelines available through electronic communication means.

### **CA Health and Safety Code section 1367.01 (a-c), (e), (h) and (j)**

(a) A health care service plan and any entity with which it contracts for services that include utilization review or utilization management functions, that prospectively, retrospectively, or concurrently reviews and approves, modifies, delays, or denies, based in whole or in part on medical necessity, requests by providers prior to, retrospectively or concurrent with the provision of health care services to enrollees, or that delegates these functions to medical groups or independent practice associations or to other contracting providers, shall comply with this section.

(b) A health care service plan that is subject to this section shall have written policies and procedures establishing the process by which the plan prospectively, retrospectively, or concurrently reviews and approves, modifies, delays, or denies, based in whole or in part on medical necessity, requests by providers of health care services for plan enrollees. These policies and procedures shall ensure that decisions based on the medical necessity of proposed health care services are consistent with criteria or guidelines that are supported by clinical principles and processes. These criteria and guidelines shall be developed pursuant to Section 1363.5. These policies and procedures, and a description of the process by which the plan reviews and approves, modifies, delays, or denies requests by providers prior to, retrospectively, or concurrent with the provision of health care services to enrollees, shall be filed with the director for review and approval, and shall be disclosed by the plan to providers and enrollees upon request, and by the plan to the public upon request.

(c) A health care service plan subject to this section shall employ or designate a medical director who holds an unrestricted license to practice medicine in this state issued pursuant to [Section 2050 of the Business and Professions Code](#) or pursuant to the Osteopathic Act, or, if the plan is a specialized health care service plan, a clinical director with California licensure in a clinical area appropriate to the type of care provided by the specialized health care service plan. The medical director or clinical director shall ensure that the process by which the plan reviews and approves, modifies, or denies, based in whole or in part on medical necessity, requests by providers prior to, retrospectively, or concurrent with the provision of health care services to enrollees, complies with the requirements of this section.

(e) No individual, other than a licensed physician or a licensed health care professional who is competent to evaluate the specific clinical issues involved in the health care services requested by the provider, may deny or modify requests for authorization of health care services for an enrollee for reasons of medical necessity. The decision of the physician or other health care professional shall be communicated to the provider and the enrollee pursuant to subdivision (h).

(f) The criteria or guidelines used by the health care service plan to determine whether to approve, modify, or deny requests by providers prior to, retrospectively, or concurrent with, the provision of health care services to enrollees shall be consistent with clinical principles and processes. These criteria and guidelines shall be developed pursuant to the requirements of Section 1363.5.

(g) If the health care service plan requests medical information from providers in order to determine whether to approve, modify, or deny requests for authorization, the plan shall request only the information reasonably necessary to make the determination.

(h) In determining whether to approve, modify, or deny requests by providers prior to, retrospectively, or concurrent with the provision of health care services to enrollees, based in whole or in part on medical necessity, a health care service plan subject to this section shall meet the following requirements:

(1) Decisions to approve, modify, or deny, based on medical necessity, requests by providers prior to, or concurrent with the provision of health care services to enrollees that do not meet the requirements for the 72-hour review required by paragraph (2), shall be made in a timely fashion appropriate for the nature of the enrollee's condition, not to exceed five business days from the plan's receipt of the information reasonably necessary and requested by the plan to make the determination. In cases where the review is retrospective, the decision shall be communicated to the individual who received services, or to the individual's designee, within 30 days of the receipt of information that is reasonably necessary to make this determination, and shall be communicated to the provider in a manner that is consistent with current law. For purposes of this section, retrospective reviews shall be for care rendered on or after January 1, 2000.

(2) When the enrollee's condition is such that the enrollee faces an imminent and serious threat to his or her health including, but not limited to, the potential loss of life, limb, or other major bodily function, or the normal timeframe for

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the decision-making process, as described in paragraph (1), would be detrimental to the enrollee's life or health or could jeopardize the enrollee's ability to regain maximum function, decisions to approve, modify, or deny requests by providers prior to, or concurrent with, the provision of health care services to enrollees, shall be made in a timely fashion appropriate for the nature of the enrollee's condition, not to exceed 72 hours after the plan's receipt of the information reasonably necessary and requested by the plan to make the determination. Nothing in this section shall be construed to alter the requirements of subdivision (b) of Section 1371.4. Notwithstanding Section 1371.4, the requirements of this division shall be applicable to all health plans and other entities conducting utilization review or utilization management.

(3) Decisions to approve, modify, or deny requests by providers for authorization prior to, or concurrent with, the provision of health care services to enrollees shall be communicated to the requesting provider within 24 hours of the decision. Except for concurrent review decisions pertaining to care that is underway, which shall be communicated to the enrollee's treating provider within 24 hours, decisions resulting in denial, delay, or modification of all or part of the requested health care service shall be communicated to the enrollee in writing within two business days of the decision. In the case of concurrent review, care shall not be discontinued until the enrollee's treating provider has been notified of the plan's decision and a care plan has been agreed upon by the treating provider that is appropriate for the medical needs of that patient.

(4) Communications regarding decisions to approve requests by providers prior to, retrospectively, or concurrent with the provision of health care services to enrollees shall specify the specific health care service approved. Responses regarding decisions to deny, delay, or modify health care services requested by providers prior to, retrospectively, or concurrent with the provision of health care services to enrollees shall be communicated to the enrollee in writing, and to providers initially by telephone or facsimile, except with regard to decisions rendered retrospectively, and then in writing, and shall include a clear and concise explanation of the reasons for the plan's decision, a description of the criteria or guidelines used, and the clinical reasons for the decisions regarding medical necessity. Any written communication to a physician or other health care provider of a denial, delay, or modification of a request shall include the name and telephone number of the health care professional responsible for the denial, delay, or modification. The telephone number provided shall be a direct number or an extension, to allow the physician or health care provider easily to contact the professional responsible for the denial, delay, or modification. Responses shall also include information as to how the enrollee may file a grievance with the plan pursuant to Section 1368, and in the case of Medi-Cal enrollees, shall explain how to request an administrative hearing and aid paid pending under Sections 51014.1 and 51014.2 of Title 22 of the California Code of Regulations.

(5) If the health care service plan cannot make a decision to approve, modify, or deny the request for authorization within the timeframes specified in paragraph (1) or (2) because the plan is not in receipt of all of the information reasonably necessary and requested, or because the plan requires consultation by an expert reviewer, or because the plan has asked that an additional examination or test be performed upon the enrollee, provided the examination or test is reasonable and consistent with good medical practice, the plan shall, immediately upon the expiration of the timeframe specified in paragraph (1) or (2) or as soon as the plan becomes aware that it will not meet the timeframe, whichever occurs first, notify the provider and the enrollee, in writing, that the plan cannot make a decision to approve, modify, or deny the request for authorization within the required timeframe, and specify the information requested but not received, or the expert reviewer to be consulted, or the additional examinations or tests required. The plan shall also notify the provider and enrollee of the anticipated date on which a decision may be rendered. Upon receipt of all information reasonably necessary and requested by the plan, the plan shall approve, modify, or deny the request for authorization within the timeframes specified in paragraph (1) or (2), whichever applies.

(j) A health care service plan subject to this section that reviews requests by providers prior to, retrospectively, or concurrent with, the provision of health care services to enrollees shall establish, as part of the quality assurance program required by Section 1370, a process by which the plan's compliance with this section is assessed and evaluated. The process shall include provisions for evaluation of complaints, assessment of trends, implementation of actions to correct identified problems, mechanisms to communicate actions and results to the appropriate health plan employees and contracting providers, and provisions for evaluation of any corrective action plan and measurements of performance.

### **CA Health and Safety Code section 1371.4 (a-d)**

(a) A health care service plan, or its contracting medical providers, shall provide 24-hour access for enrollees and providers to obtain timely authorization for medically necessary care, for circumstances where the enrollee has received emergency services and care is stabilized, but the treating provider believes that the enrollee may not be discharged safely. A physician and surgeon shall be available for consultation and for resolving disputed requests for authorizations. A health care service plan that does not require prior authorization as a prerequisite for payment for necessary medical care following stabilization of an emergency medical condition or active labor need not satisfy the requirements of this subdivision.

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(b) A health care service plan shall reimburse providers for emergency services and care provided to its enrollees, until the care results in stabilization of the enrollee, except as provided in subdivision (c). As long as federal or state law requires that emergency services and care be provided without first questioning the patient's ability to pay, a health care service plan shall not require a provider to obtain authorization prior to the provision of emergency services and care necessary to stabilize the enrollee's emergency medical condition.

(c) Payment for emergency services and care may be denied only if the health care service plan reasonably determines that the emergency services and care were never performed; provided that a health care service plan may deny reimbursement to a provider for a medical screening examination in cases when the plan enrollee did not require emergency services and care and the enrollee reasonably should have known that an emergency did not exist. A health care service plan may require prior authorization as a prerequisite for payment for necessary medical care following stabilization of an emergency medical condition.

(d) If there is a disagreement between the health care service plan and the provider regarding the need for necessary medical care, following stabilization of the enrollee, the plan shall assume responsibility for the care of the patient either by having medical personnel contracting with the plan personally take over the care of the patient within a reasonable amount of time after the disagreement, or by having another general acute care hospital under contract with the plan agree to accept the transfer of the patient as provided in Section 1317.2, Section 1317.2a, or other pertinent statute. However, this requirement shall not apply to necessary medical care provided in hospitals outside the service area of the health care service plan. If the health care service plan fails to satisfy the requirements of this subdivision, further necessary care shall be deemed to have been authorized by the plan. Payment for this care may not be denied.

### CA Health and Safety Code section 1374.72 (g) (1)

(g)(1) For the purpose of compliance with this section, a plan may provide coverage for all or part of the mental health services required by this section through a separate specialized health care service plan or mental health plan, and shall not be required to obtain an additional or specialized license for this purpose.

### Individual(s)/Position(s) to be Interviewed:

**Staff responsible for the activities described above, for example:**

- Medical Director
- UM or QM Director
- Director of governmental compliance
- Director of delegated entities (or equivalent), if necessary

### Document(s) to be Reviewed:

- Plan to Plan Contract or Delegation agreement
- Materials provided by the Plan to the Delegate to delineate responsibilities and monitoring activities
- Delegated entity UM program description, policies and procedures, and criteria, as applicable
- Plan audit tool and sample audits of delegated entities
- Delegate UM reports
- Minutes of meetings where Plan presents audit findings for delegated entity audit
- Corrective action plans submitted and reviewed as necessary
- Provider service agreement and amendments addenda as applicable

### Key Element 1:

**1. Delegation Oversight: The Plan has policies and procedures for monitoring its delegated entities including methodology and frequency of oversight. The Plan conducts regular oversight of the UM Program for each of its delegated entities for compliance with its established UM standards. CA Health & Safety Code section 1367.01 (a)**

Assessment Questions	Yes	No	N/A
1.1 Does the Plan have policies and procedures for monitoring its delegated entities including methodology and frequency of oversight?			
1.2 Does the Plan conduct regular oversight of the UM Program for each of its delegated entities for compliance with its established UM standards?			



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### **Key Element 2:**

**2. UM Program:** Each delegate has a written description of the UM program that includes structure, scope, criteria, processes, and policies (as outlined in UM-001) and has a designated medical director who is responsible for UM program oversight and holds an unrestricted license to practice medicine in California. 28 CCR 1300.74.72 (g); CA Health & Safety Code section 1367.01 (b) and (c)

Assessment Questions	Yes	No	N/A
2.1 Does the Plan ensure that each delegate has a written description of the UM program that includes structure, scope, criteria, processes, and policies and is consistent with the Plan's UM program?			
Is there a delegation agreement between the Plan and the entity to which the Plan has delegated management (of UM, QM, benefits, etc.) that includes, but is not limited to the following:			
2.2 A clear statement of the benefits to be provided to the Plan's enrollees (including parity benefits);			
2.3 A description of the delegated services and activities;			
2.4 A delineation of the administrative responsibilities of the Plan and the Delegate, including specification of responsibility for grievances and appeals and for the customer service telephone line for handling enrollee's inquiries about benefits;			
2.5 A description of the requirement for a behavioral health Delegate to collaborate with the Plan on: (1) improving the exchange of information between medical and mental health providers, (2) improving the diagnosis, treatment and referral of mental health conditions in medical settings; (3) improving access to treatment and follow-up for enrollees with co-existing medical and mental health disorders.			
2.6 Does the Plan ensure that each delegate has a designated medical director who holds an unrestricted license to practice medicine in California?			
2.7 Does the medical director's position description include substantial responsibility for providing clinical direction and oversight of the UM program?			

### **Key Element 3:**

**3. UM Decision-Making and Timeframes:** Each delegate has established and implemented policies and procedures regarding approval, modification, delay or denial of services as well as the timeliness of those decisions (within the requirements outlined in UM-002). CA Health & Safety Code section 1367.01 (e), (h) and (i)

Assessment Questions	Yes	No	N/A
3.1 Does the Plan ensure that the delegate has a clearly stated policy that denials of coverage for reasons of medical necessity are made by a qualified licensed physician or health care professional as outlined in UM-002?			
3.2 Does the Plan ensure that the delegate provides telephone access for providers to request authorization for health care services?			
3.3 Does the Plan ensure that the delegate's timeframes for UM decisions are within the requirements as outlined in UM-002?			
3.4 Does the Plan ensure that the delegate ensures timely responses to provider requests for authorization?			

### **Key Element 4:**

**4. UM Criteria:** There is evidence that the delegate/s have developed written UM criteria/guidelines consistent with acceptable standards and perform/s an annual evaluation of the UM program, which is reviewed by the appropriate committee/s and updated as necessary (consistent with the requirements outlined in UM-003). CA Health & Safety Code section 1363.5 (b) and section 1367.01 (b) and (f)



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Assessment Questions	Yes	No	N/A
4.1 Does the Plan ensure that the delegate's written criteria or clinical guidelines for UM decisions meet the requirements outlined in UM-003?			
4.2 Does the Plan ensure that the delegate/s perform/s an annual evaluation and update of the UM program, which is then reviewed by the appropriate committee/s?			
4.3 Does the Plan ensure that the delegate has written criteria or clinical guidelines for UM decisions that are clearly documented for each UM function along with the procedures for use/application of the criteria in making medical necessity determinations?			

### Key Element 5:

**5. Communication Requirements for UM Decisions:** Each delegate has established and implemented guidelines for UM-related communications to providers and enrollees (including content, form and timeframes) consistent with UM-004. CA Health & Safety Code section 1367.01 (h)

Assessment Questions	Yes	No	N/A
5.1 Does the Plan ensure that the delegate's written notification for denials includes the name and direct contact number for the professional responsible for a denial, delay, or modification of an authorization as outlined in UM-005?			
5.2 Does the Plan ensure that the delegate's written notification for denials includes a clear explanation of the reasons for the delegate's decision, a description of the criteria used, and clinical reasons for the decision regarding medical necessity?			
5.3 Does the Plan ensure that the delegate's written notification for denials includes grievance and IMR information?			

### Key Element 6:

**6. Disclosure of UM Authorization Processes:** Each delegate discloses to providers, contractors, enrollees and the public the UM processes and guidelines used to authorize, modify, or deny health care services under the benefits provided by the plan (consistent with the requirements outlined in UM-005). CA Health & Safety Code section 1363.5 (b) and section 1367.01 (b)

Assessment Questions	Yes	No	N/A
6.1 Does the Plan ensure that the delegate's written criteria or clinical guidelines for UM decisions meet the requirements outlined in UM-003?			
6.2 Does the Plan ensure that the delegate discloses, or provides for the disclosure to its providers, enrollees, and the public, information on criteria and UM processes as outlined in UM-003?			

### Key Element 7:

**7. UM Processes as Part of the QA Program:** Each delegate assesses the quality of their UM program and processes and takes appropriate action when problems are identified (consistent with requirements outlined in UM-006). 28 CCR 1300.70 (b) (2) (G) (5) and CA Health & Safety Code section 1367.01 (e), (h) and (j)

Assessment Questions	Yes	No	N/A
7.1 Does the Plan ensure that the delegate assesses the quality of their UM program and processes and takes appropriate action when problems are identified? (UM-006)			
7.2 Does the Plan receive and review copies of delegate QA audits, assessments, analyses, corrective action plans, etc.?			

### Key Element 8:

**8. Access to Emergency Services:** Each delegate ensures that emergency health care services are available and accessible, that providers are reimbursed for care necessary to stabilize an emergency condition, and that denials of payment for emergency care meets requirements (consistent with ER-001). 28 CCR 1300.67.2 (c), CA Health & Safety Code section 1371.4 (a-d)

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Assessment Questions	Yes	No	N/A
8.1 Does the Plan ensure that the delegate has emergency health care services available and accessible within the service area 24 hours a day, seven (7) days a week?			
8.2 Does the Plan ensure that the delegate reimburses for emergency services provided to its enrollees until the care results in stabilization of the enrollee and the delegate shall not require a provider to obtain authorization prior to the provision of emergency services and care necessary to stabilize the enrollee's emergency medical condition?			
8.3 Does the Plan ensure that the delegate denies reimbursement to a provider for a medical screening examination only in cases where the enrollee did not require emergency services and care and the enrollee reasonably should have known that an emergency did not exist?			

**End of Requirement UM-008: UM Delegation Oversight**

## FULL SERVICE TAG

### Requirement UM-009: Mental Health Parity Coverage & Claims Administration

#### Statutory/Regulatory Citation(s):

**CA Health and Safety Code 1374.72 (a), (c) and (e)**

(a) Every health care service plan contract issued, amended, or renewed on or after July 1, 2000, that provides hospital, medical, or surgical coverage shall provide coverage for the diagnosis and medically necessary treatment of severe mental illnesses of a person of any age, and of serious emotional disturbances of a child, as specified in subdivisions (d) and (e), under the same terms and conditions applied to other medical conditions as specified in subdivision (c).

(c) The terms and conditions applied to the benefits required by this section, that shall be applied equally to all benefits under the plan contract, shall include, but not be limited to, the following:

- (1) Maximum lifetime benefits.
- (2) Copayments.
- (3) Individual and family deductibles.

(e) For the purposes of this section, a child suffering from, "serious emotional disturbances of a child" shall be defined as a child who (1) has one or more mental disorders as identified in the most recent edition of the Diagnostic and Statistical Manual of Mental Disorders, other than a primary substance use disorder or developmental disorder, that result in behavior inappropriate to the child's age according to expected developmental norms, and (2) who meets the criteria in paragraph (2) or subdivision (a) of Section 5600.3 of the Welfare and Institutions Code.

#### Individual(s)/Position(s) to be Interviewed:

**Staff responsible for the activities described above, for example:**

- Mental health claims director/manager
- Senior mental health clinician responsible for mental health

#### Document(s) to be Reviewed:

- Policies and procedures, protocols documents relating any application of limits on the number of services inconsistent with those for medical or surgical services
- Member materials regarding benefit limits (including limits for parity diagnoses)
- Customer Service staff materials used to quote member benefits
- Sample denial files to be reviewed on site

#### Key Element 1:

**1. Limits on annual/lifetime maximum benefits, co-payments, individual and family deductibles for mental health services are consistent with, or no more stringent than, any limits placed on medical or surgical services. CA Health & Safety Code section 1374.72(a), (c) and (e)**

Assessment Questions	Yes	No	N/A
1.1 Are coverage limits, co-payments and co-insurance for mental health services consistent with or no more stringent than limits for medical/surgical services?			
When processing claims for mental health parity conditions, does the Plan or its delegate apply the following limits and co-payments consistent with medical diagnosis conditions?			
1.2 Maximum lifetime benefits? <b>(Mental Health Parity Claims Review Worksheet #11)</b>			
1.3 Individual and family deductibles? <b>(Mental Health Parity Claims Review Worksheet #9, 10)</b>			
1.4 Co-payments? <b>(Mental Health Parity Claims Review Worksheet #6)</b>			
1.5 Co-insurance? <b>(Mental Health Parity Claims Review Worksheet #7)</b>			
1.6 Benefit limit? <b>(Mental Health Parity Claims Review Worksheet #8)</b>			

**End of Requirement UM-009: Mental Health Parity & Claims Administration**

## FULL SERVICE TAG

### Requirement UM-010: Mental Health Triage and Referral

#### Statutory/Regulatory Citation(s):

##### 28 CCR 1300.74.72 (d) and (f)

(d) A preliminary or initial diagnosis made by a primary care physician, mental health provider or pediatrician meeting the requirements of subsection (b) above, that an enrollee has one or more conditions set forth in Health and Safety Code section 1374.72, shall constitute the diagnosis for the length of time necessary to make a final diagnosis, whether or not the final diagnosis confirms the preliminary or initial diagnosis.

(f) A plan's referral system shall provide enrollees timely access and ready referral, in a manner consistent with good professional practice, to mental health services for the purpose of diagnosis and medically necessary treatment of conditions set forth in Health and Safety Code section 1374.72.

##### CA Health and Safety Code section 1363.5 (b)

The criteria or guidelines used by plans, or any entities with which plans contract for services that include utilization review or utilization management functions, to determine whether to authorize, modify or deny health care services shall:

- (1) Be developed with involvement from actively practicing health care providers
- (2) Be consistent with sound clinical principles and processes
- (3) Be evaluated, and updated if necessary, at least annually

##### CA Health and Safety Code section 1367.01 (e) and (j)

(e) No individual, other than a licensed physician or a licensed health care professional who is competent to evaluate the specific clinical issues involved in the health care services requested by the provider, may deny or modify requests for authorization of health care services for an enrollee for reasons of medical necessity. The decision of the physician or other health care professional shall be communicated to the provider and the enrollee pursuant to subdivision (h).

(j) A health care service plan subject to this section that reviews requests by providers prior to, retrospectively, or concurrent with, the provision of health care services to enrollees shall establish, as part of the quality assurance program required by Section 1370, a process by which the plan's compliance with this section is assessed and evaluated. The process shall include provisions for evaluation of complaints, assessment of trends, implementation of actions to correct identified problems, mechanisms to communicate actions and results to the appropriate health plan employees and contracting providers, and provisions for evaluation of any corrective action plan and measurements of performance.

#### Individual(s)/Position(s) to be Interviewed:

##### Staff responsible for the activities described above, for example:

- Senior mental health clinician responsible for triage and referral
- Mental Health Medical Director
- Triage Center Manager and personnel

#### Document(s) to be Reviewed:

- Triage Policies and Procedures
- Utilization Management Committee and/or work group meeting minutes
- Job descriptions of call center clinical and non-clinical personnel
- Record of periodic review and Plan assessment to ensure timely access and ready referral in accordance with 1300.74.72(f).
- Review of cases from the Triage Center's telephone log, including cases in which the enrollee required emergent care or urgent care.

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### **Key Element 1:**

**1. The Plan maintains a telephone intake system for enrollees, which is staffed by trained personnel who are either individually licensed mental health professionals, or supervised by a licensed mental health professional, and which provides for appropriate crisis intervention and initial referrals to mental health providers. 28 CCR 1300.74.72 (f) and California Health & Safety Code section 1367.01 (i)**

Assessment Questions	Yes	No	N/A
1.1 Does the Plan have an enrollee telephone intake system that is staffed by trained personnel who are individually licensed or are supervised by a licensed mental health professional?			
1.2 Does the Plan have policies and procedures and/or training that define protocols for initial referrals to mental health providers?			

### **Key Element 2:**

**2. If the Plan requires that an enrollee access the mental health delivery system through a centralized triage and referral system, the Plan's protocols for mental health triage and referral address the level of urgency and appropriate level of care relative to the enrollee's mental status and level of functioning. 28 CCR 1300.74.72 (f) and California Health & Safety Code section 1367.01 (i)**

Assessment Questions	Yes	No	N/A
2.1 Does the Plan require that enrollee's access the mental health delivery system through a centralized triage and referral system?			
2.2 Do the Plan's protocols for mental health triage and referral address the level of urgency relative to the enrollee's mental status and level of functioning?			
2.3 Do the Plan's protocols for mental health triage and referral address the appropriate level of care relative to the enrollee's mental status and level of functioning?			

### **Key Element 3:**

**3. The Plan has established standards and goals for the timeliness of response to its triage and referral telephone lines and measures performance against those standards. 28 CCR 1300.74.72 (f); CA Health and Safety Code section 1367.01 (j)**

Assessment Questions	Yes	No	N/A
3.1 Does the Plan have established standards and goals for timeliness of response to triage and referral telephone lines?			
3.2 Does the Plan measure performance against standards at least quarterly?			
3.3 If the Plan does not meet its goals, does it take corrective action?			
3.4 Does the Plan re-measure results after corrective action has been implemented?			

### **Key Element 4:**

**4. The Plan reviews and updates protocols on parity conditions, when appropriate, on a regular basis. CA Health & Safety Code section 1363.5 (b)**

Assessment Question	Yes	No	N/A
4.1 Does the Plan review and update triage protocols on parity conditions on a regular basis?			

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### **Key Element 5:**

**5. Licensed clinical staff members make decisions about the type and level of care to which enrollees are referred. CA Health & Safety Code section 1367.01 (e)**

Assessment Question	Yes	No	N/A
5.1 Do Licensed clinical staff make decisions about the type and level of care to which enrollees are referred?			

**End of Requirement UM-010: Mental Health Triage and Referral**

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### Requirement UM-011: Standing Referrals

#### **Statutory/Regulatory Citations:**

##### **28 CCR 1300.67.60 (e) and (f)**

(e) For the purposes of this section an "HIV/AIDS specialist" means a physician who holds a valid, unrevoked and unsuspended certificate to practice medicine in the state of California who meets any one of the following four criteria:

- (1) Is credentialed as an "HIV Specialist" by the American Academy of HIV Medicine; or
- (2) Is board certified, or has earned a Certificate of Added Qualification, in the field of HIV medicine granted by a member board of the American Board of Medical Specialties, should a member board of that organization establish board certification, or a Certificate of Added Qualification, in the field of HIV medicine; or
- (3) Is board certified in the field of infectious diseases by a member board of the American Board of Medical Specialties and meets the following qualifications:
  - (A) In the immediately preceding 12 months has clinically managed medical care to a minimum of 25 patients who are infected with HIV; and
  - (B) In the immediately preceding 12 months has successfully completed a minimum of 15 hours of category 1 continuing medical education in the prevention of HIV infection, combined with diagnosis, treatment, or both, of HIV-infected patients, including a minimum of 5 hours related to antiretroviral therapy per year; or
- (4) Meets the following qualifications:
  - (A) In the immediately preceding 24 months has clinically managed medical care to a minimum of 20 patients who are infected with HIV; and
  - (B) Has completed any of the following:
    1. In the immediately preceding 12 months has obtained board certification or re-certification in the field of infectious diseases from a member board of the American Board of Medical Specialties; or
    2. In the immediately preceding 12 months has successfully completed a minimum of 30 hours of category 1 continuing medical education in the prevention of HIV infection, combined with diagnosis, treatment, or both, of HIV-infected patients; or
    3. In the immediately preceding 12 months has successfully completed a minimum of 15 hours of category 1 continuing medical education in the prevention of HIV infection, combined with diagnosis, treatment, or both, of HIV-infected patients and has successfully completed the HIV Medicine Competency Maintenance Examination administered by the American Academy of HIV medicine.

(f) When authorizing a standing referral to a specialist pursuant to Section 1374.16(a) of the Act for the purpose of the diagnosis or treatment of a condition requiring care by a physician with a specialized knowledge of HIV medicine, a healthcare service plan must refer the enrollee to an HIV/AIDS specialist (See 28 CCR 1300.67.60(e) for required qualifications). When authorizing a standing referral to a specialist for purposes of having that specialist coordinate the enrollee's health care pursuant to Section 1374.16(b) of the Act for an enrollee who is infected with HIV, a health care service plan must refer the enrollee to an HIV/AIDS specialist. The HIV/AIDS specialist may utilize the services of a nurse practitioner or physician assistant if:

- (1) The nurse practitioner or physician assistant is under the supervision of an HIV/AIDS specialist; and
- (2) The nurse practitioner or physician assistant meets the qualifications specified in subsection (e)(4); and
- (3) The nurse practitioner or physician assistant and that provider's supervising HIV/AIDS specialist have the capacity to see an additional patient.

##### **CA Health and Safety Code section 1367.01 (h) (4)**

(h) In determining whether to approve, modify, or deny requests by providers prior to, retrospectively, or concurrent with the provision of health care services to enrollees, based in whole or in part on medical necessity, a health care service plan subject to this section shall meet the following requirements:

(4) Communications regarding decisions to approve requests by providers prior to, retrospectively, or concurrent with the provision of health care services to enrollees shall specify the specific health care service approved. Responses regarding decisions to deny, delay, or modify health care services requested by providers prior to, retrospectively, or concurrent with the provision of health care services to enrollees shall be communicated to the enrollee in writing, and to providers initially by telephone or facsimile, except with regard to decisions rendered retrospectively, and then in writing, and shall include a clear and concise explanation of the reasons for the plan's decision, a description of the criteria or guidelines used, and the clinical reasons for the decisions regarding medical necessity. Any written communication to a physician or other health care provider of a denial, delay, or modification of a request shall include the name and telephone number of the health care professional responsible for the denial, delay, or modification. The telephone number provided shall be a direct number or an extension, to allow the physician or

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health care provider easily to contact the professional responsible for the denial, delay, or modification. Responses shall also include information as to how the enrollee may file a grievance with the plan pursuant to Section 1368, and in the case of Medi-Cal enrollees, shall explain how to request an administrative hearing and aid paid pending under Sections 51014.1 and 51014.2 of Title 22 of the California Code of Regulations.

### **CA Health and Safety Code section 1374.16 (a-f)**

(a) Every health care service plan, except a specialized health care service plan, shall establish and implement a procedure by which an enrollee may receive a standing referral to a specialist. The procedure shall provide for a standing referral to a specialist if the primary care physician determines in consultation with the specialist, if any, and the plan medical director or his or her designee, that an enrollee needs continuing care from a specialist. The referral shall be made pursuant to a treatment plan approved by the health care service plan in consultation with the primary care physician, the specialist, and the enrollee, if a treatment plan is deemed necessary to describe the course of the care. A treatment plan may be deemed to be not necessary provided that a current standing referral to a specialist is approved by the plan or its contracting provider, medical group, or independent practice association. The treatment plan may limit the number of visits to the specialist, limit the period of time that the visits are authorized, or require that the specialist provide the primary care physician with regular reports on the health care provided to the enrollee.

(b) Every health care service plan, except a specialized health care service plan, shall establish and implement a procedure by which an enrollee with a condition or disease that requires specialized medical care over a prolonged period of time and is life-threatening, degenerative, or disabling may receive a referral to a specialist or specialty care center that has expertise in treating the condition or disease for the purpose of having the specialist coordinate the enrollee's health care. The referral shall be made if the primary care physician, in consultation with the specialist or specialty care center if any, and the plan medical director or his or her designee determines that this specialized medical care is medically necessary for the enrollee. The referral shall be made pursuant to a treatment plan approved by the health care service plan in consultation with the primary care physician, specialist or specialty care center, and enrollee, if a treatment plan is deemed necessary to describe the course of care. A treatment plan may be deemed to be not necessary provided that the appropriate referral to a specialist or specialty care center is approved by the plan or its contracting provider, medical group, or independent practice association. After the referral is made, the specialist shall be authorized to provide health care services that are within the specialist's area of expertise and training to the enrollee in the same manner as the enrollee's primary care physician, subject to the terms of the treatment plan.

(c) The determinations described in subdivisions (a) and (b) shall be made within three business days of the date the request for the determination is made by the enrollee or the enrollee's primary care physician and all appropriate medical records and other items of information necessary to make the determination are provided. Once a determination is made, the referral shall be made within four business days of the date the proposed treatment plan, if any, is submitted to the plan medical director or his or her designee.

(d) Subdivisions (a) and (b) do not require a health care service plan to refer to a specialist who, or to a specialty care center that, is not employed by or under contract with the health care service plan to provide health care services to its enrollees, unless there is no specialist within the plan network that is appropriate to provide treatment to the enrollee, as determined by the primary care physician in consultation with the plan medical director as documented in the treatment plan developed pursuant to subdivision (a) or (b).

(e) For the purposes of this section, "specialty care center" means a center that is accredited or designated by an agency of the state or federal government or by a voluntary national health organization as having special expertise in treating the life-threatening disease or condition or degenerative and disabling disease or condition for which it is accredited or designated.

(f) As used in this section, a "standing referral" means a referral by a primary care physician to a specialist for more than one visit to the specialist, as indicated in the treatment plan, if any, without the primary care physician having to provide a specific referral for each visit.

### **Individual(s)/Position(s) to be Interviewed:**

**Staff responsible for the activities described above, for example:**

- Medical Director
- Director of Provider Relations
- UM Director



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### **Documents to be Reviewed:**

- Policies and procedures for standing referrals of enrollees
- Plan reports on monitoring of standing referrals
- Plan reports on monitoring of standing referrals at UM delegated entities
- Policies and Procedures regarding identifying appropriate specialists and specialty care centers for standing referrals
- Sample of standing referral files to be reviewed on site
- Corrective Action Plans

### **Key Element 1:**

**1. The Plan has established policies and procedures for standing referrals of: (a) enrollees who need continuing care from a specialist, and (b) enrollees who require specialized care over a prolonged period of time for the purpose of having the specialist coordinate the enrollee's health care, including HIV/AIDS. CA Health & Safety Code section 1374.16 (a)-(f)**

Assessment Questions	Yes	No	N/A
1.1 Does the Plan have established policies and procedures for standing referrals?			
1.2 Does the Plan disseminate those policies to primary care providers (e.g., via provider manual)?			

### **Key Element 2:**

**2. The Plan makes determinations within three (3) business days of the date a request for standing referral is made and all appropriate information necessary to make the determination is provided. When approved, the Plan makes the referral within four (4) business days of the date the proposed treatment plan, if any, is submitted to the Plan medical director or his/her designee. CA Health & Safety Code section 1367.01 (h) (4) and section 1374.16 (c)**

Assessment Questions	Yes	No	N/A
2.1 Does the Plan make a determination regarding requests for standing referrals within three (3) business days? <b>(Standing Referrals Worksheet #9)</b>			
2.2 Once approved, does the Plan make the referral in 4 (four) business days of the proposed treatment plan? <b>(Standing Referrals Worksheet #11)</b>			
2.3 Do communications to approve standard referrals specify the specific services approved? <b>(Standing Referrals Worksheet #14)</b>			
2.4 Do denial letters provide a clear and concise explanation of the reasons for the denial? <b>(Standing Referrals Worksheet #17)</b>			
2.5 Do the Plan's denial letters specify the clinical reasons for the Plan's decision to deny, delay, or modify health care services? <b>(Standing Referrals Worksheet #18)</b>			
Do written communications to a physician or other health care provider of a denial, delay, or modification of a request include the following information:			
2.6 The name of the health care professional responsible for the denial, delay, or modification? <b>(Standing Referrals Worksheet #19)</b>			
2.7 The direct telephone number or an extension of the healthcare professional responsible for the denial, delay or modification to allow the requesting physician or health care provider to easily contact them? <b>(Standing Referrals Worksheet #20)</b>			
Do written communications to an enrollee of a denial, delay or modification of a request include information as to how he / she may:			
2.8 File a grievance to the Plan? <b>(Standing Referrals Worksheet #21)</b>			
2.9 Request an independent medical review in cases where the enrollee believes that health care services have been improperly denied, modified, or delayed by the Plan, or by one of its contracting providers? <b>(Standing Referrals Worksheet #22)</b>			

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### **Key Element 3:**

**3. The Plan appropriately approves the treatment plan or a current standing referral to a specialist or specialty care center when an enrollee requires specialized medically necessary care over a long period of time. CA Health & Safety Code section 1374.16(a) and (b)**

Assessment Question	Yes	No	N/A
3.1 Does the Plan approve a treatment plan or a current standing referral to a specialist or specialty care center when an enrollee requires specialized medically necessary care over a long period of time? <b>(Standing Referrals Worksheet #10)</b>			

### **Key Element 4:**

**4. The Plan makes referrals to a specialist or specialty care center that has demonstrated sufficient expertise in treating the condition or disease. Specifically, when authorizing a standing referral for a condition requiring care by a physician with a specialized knowledge of HIV medicine, the Plan refers the enrollee to an HIV/AIDS specialist. 28 CCR 1300.67.60 (e) and (f); CA Health and Safety Code section 1374.16 (a), (b) and (e)**

Assessment Questions	Yes	No	N/A
4.1 Does the Plan have a process for validating specialists and specialty care centers are accredited or designated as having special expertise?			
4.2 Does the Plan have a definition of and credentialing process for HIV/AIDS specialists?			
4.3 Does the Plan make listings of specialists and specialty care centers, including HIV/AIDS specialists available to PCPs to assist in the referral process?			
4.4 Does the Plan refer to a specialist or specialty care center that has demonstrated expertise in treating the condition or disease? <b>(Standing Referrals Worksheet #15)</b>			

### **Key Element 5:**

**5. When a specialist or specialty care center has been approved to coordinate the enrollee's health care, the Plan approves the specialist to provide health care services within the specialist's area of expertise and training in the same manner as it approves the enrollee's primary care physician's services, subject to the terms of the treatment plan. CA Health & Safety Code section 1374.16 (b)**

Assessment Question	Yes	No	N/A
5.1 Does the Plan demonstrate that it complies with section 1374.16(b) and approves the specialist to provide health care services within the specialist's area of expertise and training in the same manner as it approves the enrollee's primary care physician's services, subject to the terms of the treatment plan? <b>(Standing Referrals Worksheet #16)</b>			

**End of Requirement UM-011: Standing Referrals**